

Information to identify the case:

Debtor 1 Kelly M. Haney
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **17-20518-GLT**

Social Security number or ITIN **xxx-xx-7135**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly M. Haney

6/14/21

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelly M. Haney
Debtor

Case No. 17-20518-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 14, 2021

User: dpas
Form ID: 3180W

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly M. Haney, 7 Barton Drive, Pittsburgh, PA 15221-2517
sp	+ James C. Ward, Porta-Clark & Ward, LLC, 100 Fleet Street, Suite 101, Pittsburgh, PA 15220-2918
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14363513	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14363514	+ Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
14421207	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14363518	+ Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14363501	EDI: GMACFS.COM	Jun 15 2021 03:43:00	Ally Financial, Attn: Bankruptcy, Po Box 38090, Bloomington, MN 55438
14643718	+ EDI: RECOVERYCORP.COM	Jun 15 2021 03:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14363504	EDI: CITICORP.COM	Jun 15 2021 03:43:00	Childrens Place/Citcorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
14363502	+ EDI: CAPITALONE.COM	Jun 15 2021 03:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14363505	+ EDI: CITICORP.COM	Jun 15 2021 03:43:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14363506	+ EDI: WFNNB.COM	Jun 15 2021 03:43:00	Comenity Bank/Ann Taylor, Po Box 182125,

District/off: 0315-2

User: dpas

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Date Rcvd: Jun 14, 2021

Form ID: 3180W

Total Noticed: 32

14363507	EDI: WFNNB.COM	Jun 15 2021 03:43:00	Columbus, OH 43218-2125
14363508	EDI: WFNNB.COM	Jun 15 2021 03:43:00	Comenity Bank/Express, Po Box 18215, Columbus, OH 43218
14363509	+ EDI: CRFRSTNA.COM	Jun 15 2021 03:43:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14363510	+ EDI: NAVIENTFKASMDOE.COM	Jun 15 2021 03:43:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14641824	+ Email/Text: kburkley@bernsteinlaw.com	Jun 15 2021 00:06:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14363512	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	Huntington Natl Bk, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996
14363503	EDI: JPMORGANCHASE	Jun 15 2021 03:43:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
14653874	EDI: NAVIENTFKASMSERV.COM	Jun 15 2021 03:43:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363515	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14656501	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373391	+ EDI: RECOVERYCORP.COM	Jun 15 2021 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14363516	+ EDI: DRIV.COM	Jun 15 2021 03:43:00	Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
14363517	+ EDI: DRIV.COM	Jun 15 2021 03:43:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14380247	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	The Huntington National Bank, 111 Cascade Plaza 3rd FL, Akron, OH 44308-1124
14380250	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14363519	+ EDI: CITICORP.COM	Jun 15 2021 03:43:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14363520	+ EDI: WFFC.COM	Jun 15 2021 03:43:00	Wells Fargo Home Projects Visa, Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Wells Fargo Bank, National Association, as Trustee
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14656275	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14363511	##+	Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Kelly M. Haney areese8897@aol.com areese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Brian Nicholas	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5 bnicholas@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteevdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas I. Puleo	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5 tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7